

VISIBILITY
EFFICIENCY
CONTROL

And now...

CONVENIENCE

**INTRODUCING THE
INVERDEA FINANCIAL SERVICES APP**

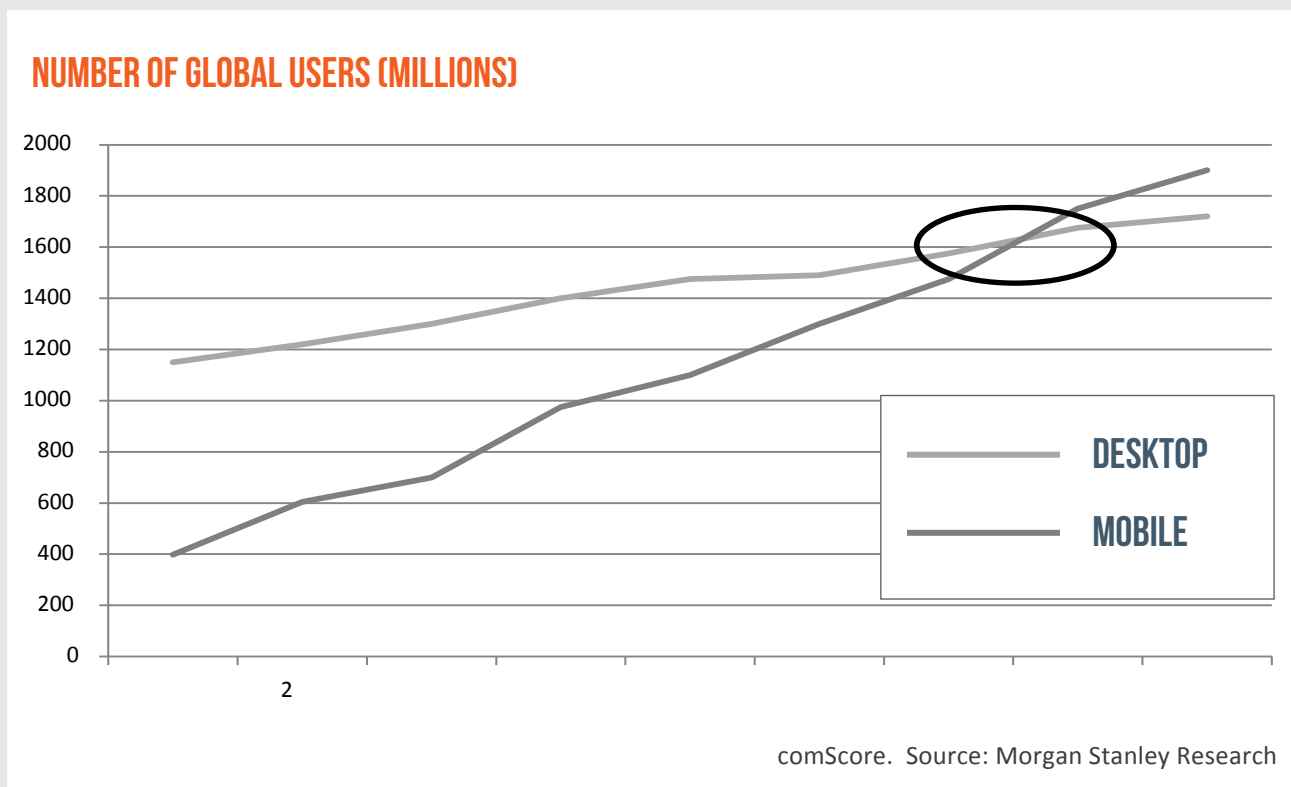
**POWERED BY PORTUS
AND BACKED BY IRISH LIFE**



WHY ARE WE TALKING ABOUT AN APP?

At a time when over 70% of Irish people own a smartphone, we're spending more time than ever online. In fact, according to the eir Connected Living Survey 2015, the Irish are the biggest phone internet users in the Western world. We've become accustomed to having the information we need and want at our fingertips and on the go.

Globally, we've not only reached the tipping point between desktop and mobile internet usage, we've surpassed it.



Three out of four of us use the internet at least once a day, and it's not just the millennials. 45% of those over 50 use it daily, while the same group has seen smartphone usage increase from 33% to 39% in a single year.

Our clients and yours, favour different devices throughout the day – using their smartphone to check emails on the daily commute, researching from their desktops at work and double screening at home in the evening. The way we all interact with technology in our personal and professional lives is changing and so are our clients' expectations of how they want to communicate with us in this multi-device world.

The Inverdea client app is just the latest step in our commitment to providing you and your clients with simplicity, visibility and control. But now we're adding convenience to the mix – for you and your clients.

We've put this pack together to support you in communicating this next phase of development. It covers how the app can benefit your clients, how they go about accessing the app and communicating with your clients who may or may not already be accessing their online account. Finally, it covers some of the powerful data we'll be sharing with you about how your clients are using the app.

ALL THE BENEFITS OF THEIR ONLINE ACCOUNT, IN AN APP

Everything your clients can do with their online account, they can do with the app. It's always available and right at their fingertips.

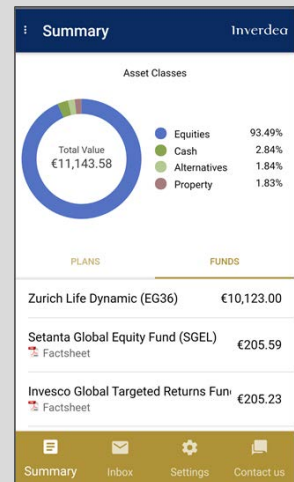
Check the latest portfolio value

It's natural for investors to want to keep track of how their portfolio is doing and its current value. The app provides a clear, visual summary at any time.



Review funds

It's easy for investors to look up the details of the funds they are invested in via the app.



Keep things up to date

From personal details to notification preferences, the app give your clients visibility and control.

Personal details Inverdea

Personal

Title Mr

First name John

Last name Inverdea

Sex Male

Date of birth 01/01/1970

Age 47

Contact

Address 31 Madeup Street
The Town
Clare

Email dduke@inverdea.ie

Summary Inbox Settings Contact us

Access all account documents

All client account documents, from records of the initial conversation to annual statements, are conveniently and securely stored on the app.

Inbox Inverdea

Search

Document	Date
Plan Document 11929446 Irish Life Investme...	26/01/2017
Additional Information	26/01/2017
TERMS AND CONDITIONS	26/01/2017
BOOKLET	26/01/2017
Record of Conversation 11929446 Irish Life Investme...	23/01/2017

Summary Inbox Settings Contact us

Communication preferences

Clients can control whether they receive paper communications or not. If they opt for electronic access, documents are available as soon as they are added.

Paperless Inverdea

Contact

Email dduke@inverdea.ie

Mobile phone number 0861775612

Paperless Preferences

11929446 - Irish Life Investment Bon... ☒

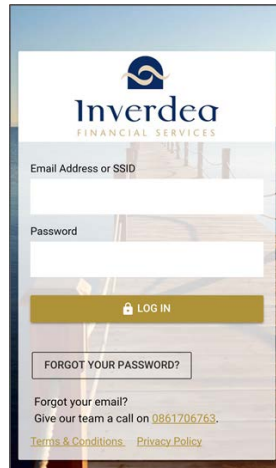
Summary Inbox Settings Contact us

Just like their online account, your clients won't be able to transact via the app. It lets them keep up to date with everything that's happening with their account and see how their portfolio is doing, but not make any changes.

ACCESSING THE APP

Whether your client has already logged into their online account, has yet to do so or can't quite remember whether they have or not, the process is nice and simple.

CLIENTS WHO HAVE ALREADY LOGGED INTO THEIR ONLINE ACCOUNT



Sign in with their existing Self Service ID (or email) and password.

And enjoy the convenience of the app.

CLIENTS WHO EITHER HAVEN'T LOGGED INTO THEIR ONLINE ACCOUNT ONLINE OR CAN'T REMEMBER DOING SO

They will need the Self Service ID and password sent to them when they signed up (you might need to resend it using PORTUS).

They can then either use the link in the email containing their Self Service ID, or visit <https://inverdea.portus.ie/client> and follow the steps to get their online access set up.

This will register them for use of the online client account services and means their account is up and running.

They can then download the app to their device, sign in with their existing Self Service ID (or email address) and password, then enjoy the convenience of the app.

Your temporary password for your Inverdea client account is CSDE123 (case sensitive). It expires in 5 days and replaces all previous passwords.

From: info@inverdea.ie
To: joebloggs@abc.ie
CC:

Subject: Inverdea Financial Services client account log on details

Thank you for choosing Inverdea Financial Services to look after your financial needs. Your new Self Service ID for access to your online account is 1234567890. You can use your Self Service ID or, if you prefer, your email address to log in.

CLIENTS WHO HAVE FORGOTTEN THEIR PASSWORD OR EMAIL ADDRESS

All they need to do is click the 'Forgot your password?' option on the app login screen.

... AND HELPING YOU SPREAD THE WORD

We've put together some support material for you to use when contacting your clients.

A SAMPLE COMMUNICATION.

It's ideal for use by both email and letter. In fact, we've even set up your client segmentation so that you can use it immediately for a customer mail merge.

A CLIENT ACCOUNT FLYER.

It gives your clients an insight into the app and lets them know what to expect. It's been designed to go hand-in-hand with your customer communications. This is of course a sample, and we can work together to develop something that fits you and your proposition.

Inverdea
FINANCIAL SERVICES

YOUR CLIENT ACCOUNT

A TRANSPARENT INSIGHT INTO YOUR FINANCES,
INSTANTLY ACCESSIBLE AND ALL ONLINE

- ▶ your pensions, savings and investments
- ▶ all online, in one place
- ▶ information at your fingertips, 24/7
- ▶ visibility and control for you
- ▶ an end to lorry loads of paperwork

LET'S GET STARTED

WHY NOT DOWNLOAD OUR APP?

It lets you manage your account on tablet or smartphone.

Available to download once you're all set up. Simply search for "Inverdea Financial Services" in your app store.

LET'S GET STARTED

Segmentation and supports are just the beginning, it's what you do with them that counts. We're with you every step of the way as you roll the app out to your clients.

NOMINATE A DIGITAL CHAMPION

As a first step, we're asking you to nominate a "Digital Champion" within your office, who will drive the roll out of your app to your clients. We'll liaise directly with them and support them as they look to embed an online experience with your clients. We'll also keep them up to date on app developments and new digital initiatives as they progress. We'll actively look for their input and seek direct feedback on how the app is being received by your clients.

Based on our experience to date, we've outlined some initiatives that may help you and are based on a customer base segmented by online account usage:

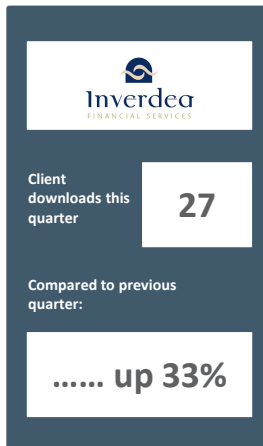
DELIGHT ENGAGED ACCOUNT USERS	Delight your clients who are already actively engaging with their online account.	A personal invitation to preview the app before it is rolled out to your wider client base
EXCITE TENTATIVE ACCOUNT USERS	Excite your clients who have yet to actively engage, with the promise of a new experience.	You already have emails on file for these clients, why not try a mailshot for a low effort communication
IGNITE UNINFORMED ACCOUNT USERS	Ignite your uninformed account users interest in an online experience, while updating their contact details and communication preference	It's likely that some information is missing in order to provide clients with login details. In this scenario a bulk postal mailing may be best.

LOOK TO YOUR CLIENT EXPERIENCE AND TOUCHPOINTS	NEW CLIENTS Can they download the app as part of their onboarding experience?	CURRENT CLIENTS How do they communicate with you on a daily basis – by phone, email, face to face? Can the app factor into this conversation?
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DATA MATTERS

We're here to support you as you launch your client app. That's why we'll regularly send you an update on how your clients are using the app, including:

NUMBER OF DOWNLOADS

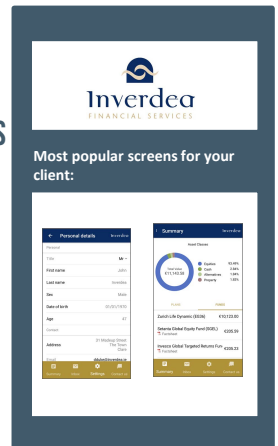


Note: images are for illustrative purposes only.

NUMBER OF CLIENTS SWITCHING FROM PAPER TO PAPER-FREE COMMUNICATIONS



THE MOST POPULAR APP SCREENS FOR YOUR CLIENTS

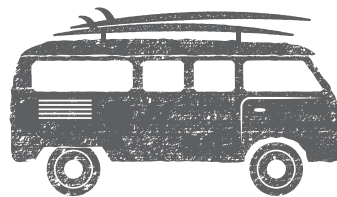


We can already tell a lot about how clients are using their online account service. For example:



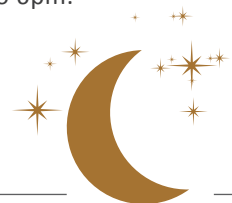
WHEN

Monday is the busiest day for client logins, accounting for over 22%.



1 in 10 client visits happen at the weekend.

26% of all client logins happen outside core business hours of 8am to 6pm.



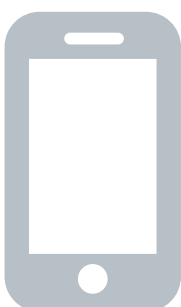
WHERE

9% of all logins to client accounts happen outside of Ireland.



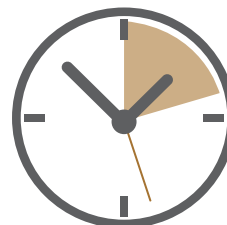
WHO

Approximately 60% of all online account users are over 55.



HOW

28% of those who log in used a smartphone.



WHAT

Clients tend to stay logged into their account for an average of 12 minutes.

ANY QUESTIONS?

1. WHO CAN ACCESS THE APP?

This app is available to all Inverdea Financial Services clients who have received login details for their online client account.

2. HOW DOES MY CLIENT GET AN ONLINE CLIENT ACCOUNT?

When your client takes out a product for the first time, they will automatically be sent a user ID and temporary password that will let them access their account. Their client account will allow them to quickly and easily:

- Check their latest portfolio value.
- Look up details of the funds they are invested in.
- Review how much they've paid in.
- Access all plan documents.

3. WHAT MOBILE DEVICES CAN THE APP BE ACCESSED ON?

The app is available for both Apple and Android devices.

4. HOW CAN CLIENTS DOWNLOAD THE APP?

The app is available for download from the various app stores, simply search for Inverdea Financial Services.

5. HOW DOES MY CLIENT ACCESS THE APP ONCE DOWNLOADED?

They need to first have registered to use their client account. A weblink was sent to them when they took out their product.

If they've logged into their online account already, they can start to use the app straight away.

If they haven't, they will need to visit <https://inverdea.portus.ie/Client>, log in and follow the steps to get their online access up and running. The first time they log in, they'll be asked to change their password to something more memorable. Having successfully logged in once, they can then log in to their app and sign in using their email address and password.

6. WHAT IF THEY FORGOT THEIR PASSWORD?

They can simply click the 'forgot password' button on the login screen. This will resend them a temporary password by text message. This will let them log in but they will be asked to reset to a more memorable password.

Alternatively, you can resend a temporary password directly to your customer using the 'online services' section for your client on PORTUS.

WORKING TOGETHER

By working together, we can achieve an ever developing and deepening range of data about how your clients are engaging with their accounts.

The first step in this process is Inverdea Financial Services having priority access to the app.

Then, we'll work together with you and your nominated Digital Champion to plan how your app is rolled out to your clients. We value your feedback and would love to hear what you think about the app itself, roll out to clients and anything else that can help us to improve the app and experience for everyone.

Contact your Platform Business Development Manager for more information.



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Information is correct as at 1 June 2017